



SEVERE STORMS, FLOODING

# Recovery Times

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Photo by VDEM/Suzanne Simmons

Floodwaters did major damage to this home on Stone Creek in Lee County.

## Disaster aid available now

Severe storms and flooding rains hit southwest areas of the state from March 17-20, prompting Gov. Mark Warner to ask for federal disaster assistance.

FEMA Director Joe M. Allbaugh announced that, in response to that request, President Bush directed on April 3 that a federal disaster be declared to provide help to individuals and businesses in the affected areas who suffered disaster-related damage.

The disaster-designated areas include Dickenson, Lee, Russell, Scott, Smyth, Tazewell, Washington and Wise counties and the independent city of Norton.

Director Allbaugh said other counties may be added, if warranted by the results of further damage assessments.

The disaster declaration enables FEMA and other federal agencies to team up with state and local disaster workers to help residents and business owners in the affected counties recover from the storms.

Government disaster assistance covers basic needs, but will not normally compensate disaster victims for their entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. The types of help available are outlined in this newsletter and will be explained when you call to register for aid.

Those affected by the storms who live or own businesses in one of the disaster-declared areas may apply for aid by calling: **800-621-FEMA (800-621-3362)**. Speech- and hearing-impaired persons should call 800-462-7585.

### IMPORTANT RECOVERY INFORMATION

#### ■ Register by Phone

Residents of declared areas whose homes, businesses or personal property sustained damage as a result of storms that began March 17 are urged to begin the application process. Call **800-621-FEMA (3362)** from 8 a.m. to 6 p.m. seven days a week. The TTY number for those with speech or hearing impairments is 800-462-7585.

#### ■ Disaster Housing Assistance

Homeowners and renters whose primary residences are not livable may be eligible for funds to pay for temporary rental housing, motel/hotel expenses, mortgage or rental payments to prevent foreclosure or eviction resulting from the storms or for repairs to make the home habitable.

#### ■ U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes that are not fully insured.

#### ■ National Flood Insurance

Flood victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged property. Call your licensed insurance agent for information.

Apply by Phone  
**800-621-FEMA**

TTY: 800-462-7585

8 a.m. to 6 p.m.  
seven days a week

# Disaster assistance questions and answers

## Q. What should I do to get help on my disaster losses?

A. Call the toll-free registration number, **800-621-FEMA (3362)** or, if you have a speech or hearing impairment, call the TTY number, 800-462-7585.

## Q. If I have insurance, can I still get assistance?

A. If you have any insurance coverage, contact your insurance company. However, if you believe you have needs not met by your insurance, do not delay in applying for disaster assistance.

## Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

## Q. What happens after I apply?

A. It depends on which sources of aid you are referred to. In some cases, you will have to contact the agency directly. If you are applying for temporary disaster housing assistance, a

trained FEMA inspector will call for an appointment within two weeks after you have registered. If you have not heard by then, call FEMA at 800-621-FEMA (3362).

## Q. I registered with FEMA and then I received a disaster loan application from the U.S. Small Business Administration (SBA). Why did I receive a loan application?

A. SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses that are not fully covered by insurance, the basic form of federal assistance for long-term recovery is a low-interest disaster loan from SBA.

## Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, it may refer you to another program.

Questions about FEMA assistance?  
**Call 800-621 FEMA (3362)**  
TTY: 800-462-7585

## Filing a flood insurance claim

If you have flood insurance, call your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to assist you.

If possible, photograph the outside of the premises, showing the flooding and the damage. Also, photograph the inside of the premises, showing the damaged property in the best possible order for the adjuster's examination.

Dispose of damaged property that presents a health hazard or that may hamper clean-up operations. Be sure to describe adequately all discarded items so that when the adjuster examines your losses and your records, these articles are included in the documentaion.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices. Try to locate receipts and proofs of purchase, especially for large appliances. Good records can speed settlement of your claim.

## Home inspections ensure right help

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A FEMA inspector schedules an appointment to verify losses after you apply for disaster assistance by calling the toll-free application line, 800-621-FEMA (3362). (Speech- and hearing-impaired persons should call 800-462-7585.)

If you apply for a long-term low-interest loan from the Small Business Administration (SBA), SBA will send a loss verifier.

The American Red Cross may conduct home visits to verify the loss and need for Red Cross assistance.

Local building and safety inspectors may be sent to see if damaged buildings are safe to occupy.

All inspectors and verifiers carry official photo identification. If an inspector is not wearing an identification card or badge, ask to see it.

# Aid to help you on the road to recovery

Individuals and business owners who suffered losses because of severe storms and flooding rain that struck beginning March 17 and are located in the declared areas may be eligible for assistance.

Declared areas are the counties of Dickenson, Lee, Russell, Scott, Smyth, Tazewell, Washington and Wise and the independent city of Norton.

## DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

## HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

## INDIVIDUAL AND FAMILY GRANT PROGRAM

State-administered individual and family grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

*If you are eligible for a grant to pay for alternative rental housing, essential repairs to make a home livable or help if you are facing eviction or foreclosure because of the storms that struck March 17-20, you may have the grant deposited directly to your checking account.*

*Be sure to have a check from your account to refer to when you are registering for assistance.*

## BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the contiguous as well as declared counties.

## CONSUMER SERVICES

Assistance is available to file consumer complaints about disreputable business practices and other problems.

## DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at your local unemployment office.

## AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Farm Service Agency office.

## SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

## TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for under-insured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year.

## FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in federally subsidized or insured housing. Complaints of fraud or other misrepresentation may be filed with the state Attorney General's Office. Legal assistance and/or referrals may be available by calling the state bar association.

## INSURANCE INFORMATION

Assistance is available from the state insurance bureau on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

## VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

## VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying victims with home-clean-up kits to financial assistance to meet emergency disaster-caused needs.

Make sure disaster aid goes to those who deserve it.

**FEMA Fraud Hotline  
800-323-8603**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status.*

*If you or someone you know has been discriminated against, contact FEMA at 800-621-FEMA (3362) TTY: 800-462-7585 or contact the state equal rights officer.*

## OUT OF WORK BECAUSE OF THE DISASTER?

The federal Disaster Unemployment Assistance Program may provide you with a weekly check if you have become unemployed or have suffered a loss of income as a result of the disaster. The program is designed to help the self-employed, farmers, ranchers and others not normally eligible for unemployment insurance.

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the disaster declaration.

You may be eligible if you are: out of work as a result of the disaster; self-employed or a seasonal/migrant worker whose income is substantially affected because of the disaster; an employee not covered by any other unemployment compensation; or a survivor who, as a result of the disaster, becomes a head of household.

Contact your local unemployment office for information.

### **Recovery Times**

*Recovery Times* is published by the Federal Emergency Management Agency and the Virginia Department of Emergency Management with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs.

Comments and inquiries may be directed to

800-621-FEMA (3362)

<http://www.fema.gov>

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Photo by VDEM/Suzanne Simmons

*Hazardous materials damaged by floodwaters are disposed of by HAZMAT teams in Wise County.*

## SBA low-interest loans: Not only for businesses

A low-interest loan from the U.S. Small Business Administration (SBA) is the primary form of federal assistance for long-term recovery for homeowners, renters and businesses of all sizes. These SBA loans fund repairs of damages to private property not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters may borrow up to \$40,000 to replace disaster-damaged property.

An additional 20 percent may be added to the disaster loan to cover the costs of mitigation devices such as safe rooms.

SBA analyzes the income and debts of a homeowner or renter. If the applicant cannot afford a disaster loan, SBA may automatically refer that person to the state-run Individual and Family Grant Program for assistance.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans of up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal. These loans, of up to \$1.5 million, are available to businesses financially impacted by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these loans.

When you register for assistance by calling the FEMA toll-free number, **800-621-FEMA**, you may receive an SBA loan application. If you need assistance in completing it, you can get help from an SBA representative at any disaster recovery center. Also visit SBA on theWeb at [www.sba.gov](http://www.sba.gov).



Photo by VDEM/Suzanne Simmons

*Furnishings in this house in the Riverview Section of Coeburn in Wise County were damaged as a result of storms that began March 17.*

## **FLOOD INSURANCE MAY HELP REDUCE FUTURE DAMAGE**

If your home or business is substantially damaged by a flood, you may have to meet certain building requirements in your community to reduce or rebuild. Help in covering the costs of meeting those requirements may be provided in your flood insurance policy.

To meet the definition of “substantially damaged,” the home value must have declined 50 percent or more of its pre-flood damage value.

Flood insurance policyholders may be eligible to get up to \$20,000 to help pay the costs to bring their home or business into compliance with their community floodplain ordinance.

If your community officials determine that your home or business has been “substantially damaged” by the flood, contact the insurance company or agent to file a claim for help in meeting these costs.

For more information, call your insurance company or agent or the NFIP toll-free number, 800-720-1090.

## **A good time to think about flood insurance**

Maintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of the recent flooding, homeowner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company — the same one, for example, who handles your homeowner or automobile insurance.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring. Nationwide, the average premium is about \$380 per year for approximately \$137,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Some people resist buying flood insurance in the faulty belief that, if flooding occurs, the government will bail them out. Federal disaster assistance is available only if a flood (or other disaster) is so large and widespread it warrants a major disaster declaration from the president. Most disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, the aid available is limited. Most assistance is in the form of loans that must be repaid.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods can — and do — occur almost anywhere. Nearly 30 percent of NFIP claims come from properties considered to be at low or moderate risk.

For more information, contact your local insurance agent or company or call the NFIP toll-free number, 800-720-1090.

### **If you’re insured should you apply for assistance?**

*If you suffered damage from the flooding that began March 17 and you live or own a business in one of the disaster-declared counties, you may be eligible for federal disaster assistance even if you were insured.*

*The law does not allow disaster aid to duplicate insurance benefits; however, if your insurance does not cover all your costs or damage, FEMA may be able to help.*

*Register for aid by calling  
**800-621-FEMA***



Photo by VDEM/Suzanne Simmons

*This debris pileup at Stone Creek in Lee County is left in the aftermath of the recent storms.*

restoration and must be requested by the affected county to Washington.

√ The Conservation Reserve Program (CRP) addresses acreage that has been damaged to such an extent that replanting is required. Cost is shared, with the federal government paying half of the cost to reestablish the land and the producer paying the other half.

If you have questions about these programs, contact your local Farm Service Agency.

The USDA Rural Development Agency offers the following help to qualified applicants:

- Home repair grants up to \$7500 for very-low-income families age 62 or older who live in rural areas, if there are health and safety issues.
- Home repair loans of up to \$20,000 for very-low-income families at 1 percent interest, repayable in 20 years.
- Home repair loans for low- and very-low-income families with subsidized interest rates, payable in 33 years.

Contact the USDA Service Center office in your county for information.

For disaster-related information  
visit FEMA on the Web  
**[www.fema.gov](http://www.fema.gov)**

## FSA programs may help agricultural producers

The U.S. Dept. of Agriculture Farm Service Agency has four primary programs that may be available to agricultural producers with flood damage. To be eligible, the damage must be in a disaster-declared county and must meet specific levels. All programs are initiated by the county emergency board or county committee. The programs are:

√ Emergency loans help family farm operators cover production and physical losses.

√ The Livestock Indemnity Program (LIP) reimburses producers for part of the financial losses suffered because of the death of livestock.

√ The Emergency Conservation Program (ECP) assists producers who suffered damage to such an extent that without financial assistance the producer would not be able to bring the land back into production. This program includes debris removal and fence



### Clip & Save

#### n FEDERAL AGENCIES

- FEMA Registration.....800-621-FEMA (3362)
- TTY for hearing/speech impaired..... 800-462-7585
- FEMA Fraud Detection.....800-323-8603
- U.S.Small Business Administration.....800-366-6303
- Social Security Administration.....800-772-1213
- Internal Revenue Service..... 800-829-1040
- TTY for hearing/speech impaired..... 800-829-4059
- Housing and Urban Development Hotline.....800-669-9777
- Dept. of Veterans Affairs.....800-827-1000

#### n STATE AGENCIES

- Office of the Attorney General.....800-451-1525
- Dept. of Social Services.....804-230-6977
- Dept. of Health.....804-786-3561
- Dept. of Taxation.....804-367-8031
- Bureau of Insurance.....800-522-7945
- Dept. of Emergency Management.....804-897-6500
- Disaster Unemployment Assistance ..... 276-964-4006 or 4007
- Dept. of Consumer Services..... 800-552-9963
- Bureau of Insurance..... 800-552-9963
- Agency for Aging..... 800-552-3402
- Dept. of Agriculture..... 276-228-5501

#### ■ VOLUNTEER AGENCIES

- American Red Cross.....Call local office or 540-645-6650